WHAT IS CLAIMED IS:

1.   A method for providing purchase transaction incentives using a financial product having an identification code that may be scanned at a point-of-sale terminal, the method comprising:

tracking a purchase transaction by a consumer based on identification data obtained from scanning of the identification code on the financial product;

receiving data relating to the transaction and receiving identification data relating to the identification code for storage in a transaction database; and

providing a purchase transaction incentive based on the stored data relating to the transaction and the stored identification data relating to the identification code, wherein the purchase transaction incentive provides an incentive to the consumer to make a purchase.

2.   The method of claim 1, wherein the transaction data received from tracking the purchase transaction identify at least one of the items purchased, a merchant associated with the purchase, and the time the consumer made the purchase.

3.   The method of claim 1, wherein the identification code identifies a particular consumer.

4.   The method of claim 1, wherein receiving the transaction data and the identification data further includes:

associating the transaction data for a particular transaction with the identification data for that transaction; and

storing the transaction data and the identification data in the transaction database based on the association between the transaction data and the identification data.

5. The method of claim 1, wherein providing the purchase transaction incentive further includes:

selecting a subset of the stored transaction data based on predetermined market criteria describing a market population of consumers;

associating the selected subset of the stored transaction data with at least one particular consumer based on the stored identification data; and

providing the purchase transaction incentive to the at least one particular consumer.

6. The method of claim 5, wherein the predetermined market criteria correspond to selected transaction data stored in the transaction database.

7. The method of claim 5, wherein providing the purchase transaction incentive further includes:

identifying whether the consumers associated with the selected subset of the stored transaction data have purchased an item;

29

determining attributes of a first group of consumers in the market population who have purchased the item;

determining attributes of a second group of consumers in the market population who have not purchased the item; and

determining differences between the first group of consumers and the second group of consumers to identify attributes of consumers exhibiting a desired buying behavior.

8.   The method of claim 7, wherein the attributes of the first and second group of consumers are included in the stored transaction data.

9.   The method of claim 7, wherein providing a purchase transaction incentive further includes:

providing incentives to consumers in the second group of consumers.

10.   The method of claim 5, wherein providing the purchase transaction incentive further includes:

selecting a marketing channel for providing the purchase transaction incentive to the market population of consumers; and

evaluating the success of the purchase transaction incentive, as provided through the marketing channel, based on the stored transaction data.

11.   The method of claim 10, wherein evaluating the success of the purchase transaction incentive further includes:

associating stored transaction data with consumers who were provided the purchase transaction incentive based on the identification data;

analyzing the associated transaction data to determine whether the consumer purchased the item associated with the purchase transaction incentive; and

evaluating the success of the purchase transaction incentive based on the determined purchases of the item.

12.   The method of claim 10, wherein providing the purchase transaction incentive further includes:

selecting a plurality of marketing channels for providing the purchase transaction incentive to the market population of consumers; and

ranking each marketing channel based on the success of the purchase transaction incentive as provided through that marketing channel.

13.   The method of claim 12, wherein providing the purchase transaction incentive further includes:

providing the purchase transaction incentive using the highest ranked marketing channel.

14.   The method of claim 5, wherein providing the purchase transaction incentive further includes:

providing a plurality of purchase transaction incentives to the market population of consumers; and

ranking each purchase transaction incentive based on the success of the purchase transaction incentive.

15.   The method of claim 14, wherein ranking the purchase transaction incentive further includes:

associating stored transaction data with consumers who were provided the purchase transaction incentive based on the identification data;

analyzing the associated transaction data to determine whether the consumer purchased the item associated with the purchase transaction incentive; and

ranking the purchase transaction incentive based on the determined purchases of the item.

16.   The method of claim 14, wherein providing the purchase transaction incentive further includes:

providing to the consumer the highest ranked purchase transaction incentive.

17.   The method of claim 1, wherein the transaction is at least one of a credit card transaction, a cash tender transaction, and a check tender transaction.

18.   The method of claim 17, wherein the transaction is a credit card transaction using a credit card other than the credit card with the identification code.

19. The method of claim 1, wherein the purchase transaction incentive comprises a discount for an offered item.

20. The method of claim 1, wherein providing the purchase transaction incentive further includes:

associating the stored transaction data with at least one particular consumer based on the stored identification data; and

providing the incentive to the at least one particular consumer based on the transaction data associated with the particular consumer.

21. The method of claim 20, wherein providing a purchase transaction incentive further includes:

issuing to the at least one particular consumer reward points that may be used in a rewards point redemption program.

22. The method of claim 20, wherein providing a purchase transaction incentive further includes:

providing to the at least one particular consumer credit enhanced shopping opportunities.

23. The method of claim 20, wherein providing a purchase transaction incentive further includes:

providing to the consumer an advertisement to purchase an item.

24. The method of claim 20, further including:

using the identification code to facilitate a return of a purchased item to a merchant.

25. The method of clam 1, wherein the identification code identifies the consumer as belonging to a predefined group of consumers that may receive discounts when transacting with a participating retailer.

26. The method of claim 1, wherein tracking a purchase transaction by a consumer further includes:

determining whether the consumer is eligible for an instant purchase transaction incentive.

27. The method of claim 26, wherein providing a purchase transaction incentive further includes:

providing an instant purchase transaction incentive at the point-of-sale terminal.

28. The method of claim 27, wherein the instant purchase transaction incentive comprises an instant coupon.

29.   The method of claim 27, wherein the instant purchase transaction incentive comprises a percentage discount.

30.   The method of claim 27, wherein the instant purchase transaction incentive comprises a rebate.

31.   The method of claim 1, wherein the identification code is at least one of a bar code, a numeric code, a digital code, a visual code, and a magnetic code.

32.   The method of claim 1, wherein the transaction data describe an item purchased by the consumer.

33.   The method of claim 1, wherein the transaction data describe when the consumer purchased an item.

34.   The method of claim 1, wherein the transaction data describe where the consumer purchased an item.

35.   The method of claim 1, wherein the transaction data describe a method of payment with which the consumer purchased an item.

36.   An system for providing purchase transaction incentives using a financial product having an identification code that may be scanned at a point-of-sale terminal, the system comprising:

means for tracking a purchase transaction by a consumer based on identification data obtained from scanning of the identification code on the financial product;

means for receiving data relating to the transaction and receiving identification data relating to the identification code for storage in a transaction database; and

means for providing a purchase transaction incentive based on the stored data relating to the transaction and the stored identification data relating to the identification code, wherein the purchase transaction incentive provides an incentive to the consumer to make a purchase.

37.   The system of claim 36, wherein the transaction data received from tracking the purchase transaction identify at least one of the items purchased, a merchant associated with the purchase, and the time the consumer made the purchase.

38.   The system of claim 36, wherein the identification code identifies a particular consumer.

39.   The system of claim 36, wherein the means for receiving the transaction data and the identification data further comprises:

means for associating the transaction data for a particular transaction with the identification data for that transaction; and

means for storing the transaction data and the identification data in the transaction database based on the association between the transaction data and the identification data.

40.   The system of claim 36, wherein the means for providing the purchase transaction incentive further comprises:

means for selecting a subset of the stored transaction data based on predetermined market criteria describing a market population of consumers;

means for associating the selected subset of the stored transaction data with at least one particular consumer based on the stored identification data; and

means for providing the purchase transaction incentive to the at least one particular consumer.

41.   The system of claim 40, wherein the predetermined market criteria correspond to selected transaction data stored in the transaction database.

42.   The system of claim 40, wherein the means for providing the purchase transaction incentive further comprises:

means for identifying whether the consumers associated with the selected subset of the stored transaction data have purchased an item;

means for determining attributes of a first group of consumers in the market population who have purchased the item;

means for determining attributes of a second group of consumers in the market population who have not purchased the item; and

means for determining differences between the first group of consumers and the second group of consumers to identify attributes of consumers exhibiting a desired buying behavior.

43.   The system of claim 42, wherein the attributes of the first and second group of consumers are included in the stored transaction data.

44.   The system of claim 42, wherein the means for providing a purchase transaction incentive further comprises:

means for providing incentives to consumers in the second group of consumers.

45.   The system of claim 40, wherein the means for providing the purchase transaction incentive further comprises:

means for selecting a marketing channel for providing the purchase transaction incentive to the market population of consumers; and

means for evaluating the success of the purchase transaction incentive, as provided through the marketing channel, based on the stored transaction data.

46.   The system of claim 45, wherein the means for evaluating the success of the purchase transaction incentive further comprises:

means for associating stored transaction data with consumers who were provided the purchase transaction incentive based on the identification data;

means for analyzing the associated transaction data to determine whether the consumer purchased the item associated with the purchase transaction incentive; and

means for evaluating the success of the purchase transaction incentive based on the determined purchases of the item.

47.   The system of claim 45, wherein the means for providing the purchase transaction incentive further comprises:

means for selecting a plurality of marketing channels for providing the purchase transaction incentive to the market population of consumers; and

means for ranking each marketing channel based on the success of the purchase transaction incentive as provided through that marketing channel.

48.   The system of claim 47, wherein the means for providing the purchase transaction incentive further comprises:

means for providing the purchase transaction incentive using the highest ranked marketing channel.

49.   The system of claim 40, wherein the means for providing the purchase transaction incentive further comprises:

means for providing a plurality of purchase transaction incentives to the market population of consumers; and

means for ranking each purchase transaction incentive based on the success of the purchase transaction incentive.

50.   The system of claim 49, wherein the means for ranking the purchase transaction incentive further comprises:

means for associating stored transaction data with consumers who were provided the purchase transaction incentive based on the identification data;

means for analyzing the associated transaction data to determine whether the consumer purchased the item associated with the purchase transaction incentive; and

means for ranking the purchase transaction incentive based on the determined purchases of the item.

51.   The system of claim 49, wherein the means for providing the purchase transaction incentive further comprises:

means for providing to the consumer the highest ranked purchase transaction incentive.

52.   The system of claim 36, wherein the transaction is at least one of a credit card transaction, a cash tender transaction, and a check tender transaction.

53.   The system of claim 52, wherein the transaction is a credit card transaction using a credit card other than the credit card with the identification code.

54. The system of claim 36, wherein the purchase transaction incentive comprises a discount for an offered item.

55. The system of claim 36, wherein the means for providing the purchase transaction incentive further comprises:

means for associating the stored transaction data with at least one particular consumer based on the stored identification data; and

means for providing the incentive to the at least one particular consumer based on the transaction data associated with the particular consumer.

56. The system of claim 55, wherein the means for providing a purchase transaction incentive further comprises:

means for issuing to the at least one particular consumer reward points that may be used in a rewards point redemption program.

57. The system of claim 55, wherein the means for providing a purchase transaction incentive further comprises:

means for providing to the at least one particular consumer credit enhanced shopping opportunities.

58. The system of claim 55, wherein the means for providing a purchase transaction incentive further comprises:

means for providing to the consumer an advertisement to purchase an item.

59.   The system of claim 55, further comprising:

means for using the identification code to facilitate a return of a purchased item to a merchant.

60.   The system of clam 36, wherein the identification code identifies the consumer as belonging to a predefined group of consumers that may receive discounts when transacting with a participating retailer.

61.   The system of claim 36, wherein the means for tracking a purchase transaction by a consumer further comprises:

means for determining whether the consumer is eligible for an instant purchase transaction incentive.

62.   The system of claim 61, wherein providing a purchase transaction incentive further comprises:

means for providing an instant purchase transaction incentive at the point-of-sale terminal.

63.   The system of claim 62, wherein the instant purchase transaction incentive comprises an instant coupon.

64. The system of claim 62, wherein the instant purchase transaction incentive comprises a percentage discount.

65. The system of claim 62, wherein the instant purchase transaction incentive comprises a rebate.

66. The system of claim 36, wherein the identification code is at least one of a bar code, a numeric code, a digital code, a visual code, and a magnetic code.

67. The system of claim 36, wherein the transaction data describe an item purchased by the consumer.

68. The system of claim 36, wherein the transaction data describe when the consumer purchased an item.

69. The system of claim 36, wherein the transaction data describe where the consumer purchased an item.

70. The system of claim 36, wherein the transaction data describe a method of payment with which the consumer purchased an item.

71.　A computer for providing purchase transaction incentives using a financial product having an identification code that may be scanned at a point-of-sale terminal, the computer comprising:

a memory having programming instructions; and

a processor, responsive to the programming instructions, configured to:

track a purchase transaction by a consumer based on identification data obtained from scanning of the identification code on the financial product;

receive data relating to the transaction and receiving identification data relating to the identification code for storage in a transaction database; and

provide a purchase transaction incentive based on the stored data relating to the transaction and the stored identification data relating to the identification code, wherein the purchase transaction incentive provides an incentive to the consumer to make a purchase.

72.　The computer of claim 71, wherein the transaction data received from tracking the purchase transaction identify at least one of the items purchased, a merchant associated with the purchase, and the time the consumer made the purchase.

73.　The computer of claim 71, wherein the identification code identifies a particular consumer.

74.　The computer of claim 71, wherein receiving the transaction data and the identification data further includes:

44

associating the transaction data for a particular transaction with the identification data for that transaction; and

storing the transaction data and the identification data in the transaction database based on the association between the transaction data and the identification data.

75. The computer of claim 71, wherein providing the purchase transaction incentive further includes:

selecting a subset of the stored transaction data based on predetermined market criteria describing a market population of consumers;

associating the selected subset of the stored transaction data with at least one particular consumer based on the stored identification data; and

providing the purchase transaction incentive to the at least one particular consumer.

76. The computer of claim 75, wherein the predetermined market criteria correspond to selected transaction data stored in the transaction database.

77. The computer of claim 75, wherein providing the purchase transaction incentive further includes:

identifying whether the consumers associated with the selected subset of the stored transaction data have purchased an item;

determining attributes of a first group of consumers in the market population who have purchased the item;

determining attributes of a second group of consumers in the market population who have not purchased the item; and

determining differences between the first group of consumers and the second group of consumers to identify attributes of consumers exhibiting a desired buying behavior.

78.   The computer of claim 77, wherein the attributes of the first and second group of consumers are included in the stored transaction data..

79.   The computer of claim 77, wherein providing a purchase transaction incentive further includes:

providing incentives to consumers in the second group of consumers.

80.   The computer of claim 75, wherein providing the purchase transaction incentive further includes:

selecting a marketing channel for providing the purchase transaction incentive to the market population of consumers; and

evaluating the success of the purchase transaction incentive, as provided through the marketing channel, based on the stored transaction data.

81. The computer of claim 80, wherein evaluating the success of the purchase transaction incentive further includes:

associating stored transaction data with consumers who were provided the purchase transaction incentive based on the identification data;

analyzing the associated transaction data to determine whether the consumer purchased the item associated with the purchase transaction incentive; and

evaluating the success of the purchase transaction incentive based on the determined purchases of the item.

82. The computer of claim 80, wherein providing the purchase transaction incentive further includes:

selecting a plurality of marketing channels for providing the purchase transaction incentive to the market population of consumers; and

ranking each marketing channel based on the success of the purchase transaction incentive as provided through that marketing channel.

83. The computer of claim 82, wherein providing the purchase transaction incentive further includes:

providing the purchase transaction incentive using the highest ranked marketing channel.

84. The computer of claim 75, wherein providing the purchase transaction incentive further includes:

providing a plurality of purchase transaction incentives to the market population of consumers; and

ranking each purchase transaction incentive based on the success of the purchase transaction incentive.

85.   The computer of claim 84, wherein ranking the purchase transaction incentive further includes:

associating stored transaction data with consumers who were provided the purchase transaction incentive based on the identification data;

analyzing the associated transaction data to determine whether the consumer purchased the item associated with the purchase transaction incentive; and

ranking the purchase transaction incentive based on the determined purchases of the item.

86.   The computer of claim 84, wherein providing the purchase transaction incentive further includes:

providing to the consumer the highest ranked purchase transaction incentive.

87.   The computer of claim 71, wherein the transaction is at least one of a credit card transaction, a cash tender transaction, and a check tender transaction.

88.   The computer of claim 87, wherein the transaction is a credit card transaction using a credit card other than the credit card with the identification code.

89.   The computer of claim 71, wherein the purchase transaction incentive comprises a discount for an offered item.

90.   The computer of claim 71, wherein providing the purchase transaction incentive further includes:

associating the stored transaction data with at least one particular consumer based on the stored identification data; and

providing the incentive to the at least one particular consumer based on the transaction data associated with the particular consumer.

91.   The computer of claim 90, wherein providing a purchase transaction incentive further includes:

issuing to the at least one particular consumer reward points that may be used in a rewards point redemption program.

92.   The computer of claim 90, wherein providing a purchase transaction incentive further includes:

providing to the at least one particular consumer credit enhanced shopping opportunities.

93.   The computer of claim 90, wherein providing a purchase transaction incentive further includes:

means for providing to the consumer an advertisement to purchase an item.

94.   The computer of claim 90, wherein the processor is further configured to:

use the identification code to facilitate a return of a purchased item to a

merchant.

95.   The computer of clam 71, wherein the identification code identifies the

consumer as belonging to a predefined group of consumers that may receive discounts

when transacting with a participating retailer.

96.   The computer of claim 71, wherein tracking a purchase transaction by a

consumer further includes:

determining whether the consumer is eligible for an instant purchase transaction

incentive.

97.   The computer of claim 96, wherein providing a purchase transaction

incentive further includes:

providing an instant purchase transaction incentive at the point-of-sale terminal.

98.   The computer of claim 97, wherein the instant purchase transaction

incentive comprises an instant coupon.

99.   The computer of claim 97, wherein the instant purchase transaction incentive comprises a percentage discount.

100.   The computer of claim 97, wherein the instant purchase transaction incentive comprises a rebate.

101.   The computer of claim 71, wherein the identification code is at least one of a bar code, a numeric code, a digital code, a visual code, and a magnetic code.

102.   The computer of claim 71, wherein the transaction data describe an item purchased by the consumer.

103.   The computer of claim 71, wherein the transaction data describe when the consumer purchased an item.

104.   The computer of claim 71, wherein the transaction data describe where the consumer purchased an item.

105.   The computer of claim 71, wherein the transaction data describe a method of payment with which the consumer purchased an item.